

Below is an update on the Iowa Health and Wellness Plan and Health Insurance Marketplace:

## **Iowa Health and Wellness Plan**

**New Plan, No Other Program Impact**: The Iowa Health and Wellness Plan is a new Medicaid program for adults age 19-64 only. The plan will replace the IowaCare program, which ends on December 31, 2013. No other current Medicaid programs are impacted, or are being replaced by the Iowa Health and Wellness Plan. Other programs and coverage groups will continue. This includes the *hawk-i* program, which will continue to serve children.

Reminder: Dental Paper and Medically Exempt Definition Posted for Comment: The draft strategy of the Department of Human Services (DHS) <u>dental plan</u> for the lowa Health and Wellness Plan population has been released for comment. Additionally, a <u>draft definition of medically exempt/frail</u> has been released for comment. DHS is seeking input on both documents. Review the papers <u>here</u>, and submit any comments by the end of the month to DHSIMEHealthandWellnesPlan@dhs.state.ia.us.

Marketplace Choice Plan Qualified Health Plans: The Marketplace Choice Plan is the coverage option available under the Iowa Health and Wellness Plan for adults age 19-64 with income 101 percent up to and including 133 percent of the Federal Poverty Level. The Marketplace Choice Plan allows members to select certain private qualified health plans available through the Health Insurance Marketplace. Medicaid pays the premiums to the qualified health plans on behalf of the member. Iowa Medicaid will offer two choices of qualified health plans carriers to members in the Marketplace Choice Plan:

- CoOportunity Health
- Coventry Health Care of Iowa

One plan from each carrier will be available to members. Both qualified health plans offer a full range of benefits and offer access to providers statewide, in all 99 counties in Iowa. Members will be given the choice of these two plans during the enrollment phase, which occurs after they are determined to be eligible for the Iowa Health and Wellness Plan.

## **IowaCare Transition**

Reminder: IMPORTANT Information Regarding IowaCare Members: Any current IowaCare members looking for health care coverage beginning January 1, 2014, are encouraged to wait for a letter that will tell them if they have already been determined eligible for the Iowa Health and Wellness Plan beginning January 1, 2014.

These letters will be mailed to IowaCare members in October through early November.

- IowaCare members who are eligible for the Iowa Health and Wellness Plan will be automatically transferred to the Iowa Health and Wellness Plan, so no application is needed.
- Only those members who are over the income limit for the lowa Health and Wellness Plan will be told that they need to apply, and given application instructions.

If an IowaCare member speaks to your organization about submitting an application, please encourage the member to wait until additional information is sent from DHS. Your help in encouraging members to wait for the letter from DHS will stop duplicate records of the member's eligibility from being created if they are automatically eligible AND apply through <a href="HealthCare.gov">HealthCare.gov</a>.

## **Health Insurance Marketplace**

**Health Insurance Marketplace Status**: The Federal Marketplace reports they are continuing to improve access to <a href="HealthCare.gov"><u>HealthCare.gov</u></a> in light of strong demand. If you are continuing to experience delays, contact the federal call center at 1-800-318-2596. The wait times have improved for those accessing the federal call center. Please keep in mind that consumers have until December 15, 2013 to submit an application for coverage to be effective January 1, 2014. Additionally, the open enrollment period for the Health Insurance Marketplace will run until March 31, 2014.

**Health Insurance Marketplace Community Events**: The lowa Insurance Division continues a series of community events throughout the state to help educate lowans about their options for health care coverage and the Health Insurance Marketplace. <u>Look for an event in your community here.</u>

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